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SECURITIES AND EXCHANGE COMMISSION
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FILED
JUL 23 2008
RICHARD W. WIEKING
CLERK, U.S. DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

CW

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

CV 08

3517

SECURITIES AND EXCHANGE COMMISSION,

Civil Action No.

Plaintiff,

DECLARATION OF TERESA BUNCH IN
SUPPORT OF PLAINTIFF SECURITIES AND
EXCHANGE COMMISSION'S *EX PARTE*
APPLICATION FOR TEMPORARY
RESTRAINING ORDER AND ORDER TO
SHOW CAUSE RE PRELIMINARY
INJUNCTION

vs.

ROBERT C. BROWN, JR. AND TREBOR
COMPANY (AKA TREBOR INVESTMENT
COMPANY, TREBOR SEMINARS, TREBOR
GROUP AND TREBOR GROUP FUND),

REDACTED [LOCAL RULE 3-17(d)]

Defendants,

And

DUANE EDDINGS, CDC GLOBAL, INC. AND
WISE INVESTORS SIMPLY EXCEL, LLC,

Relief Defendants.

1 I, Teresa Bunch, declare:

2 1. I submit this declaration in connection with the Commission's investigation called
3 Trebor Company. I make this declaration based on facts within my personal knowledge to which I
4 am competent to testify if called upon to do so.

5 2. I am employed in a business I own with my husband, Daniel Bunch. We own
6 community care facilities that care for individuals who are developmentally disabled. Daniel works
7 as a Corrections Officer for the California Department of Corrections.

8 3. In approximately June 2005, one of Daniel's co-workers told him about Robert C.
9 Brown, Jr., who he claimed was making a lot of money for investors by trading stocks. As a result,
10 Daniel and I called Brown to discuss the possibility of investing with him. During the telephone
11 conversation, among other things, Brown told us that he invested in stocks for investors. He also told
12 us that he was well known around his community, which at the time was Vallejo, California.

13 4. Shortly thereafter, Daniel and I met with Brown at his office on Georgia Street in
14 Vallejo, California. During the meeting, Brown told us he had been investing for a long time. He
15 said he started investing as a young boy and that his father taught him how to invest. He said that he
16 invested for others so that he could help people, and share knowledge about how to become wealthy.
17 He said he gave investing classes. He gave us a copy of a newspaper article from the Vallejo Times
18 Herald that featured him, a copy of which is attached hereto as **Exhibit 1**. He explained his
19 investment strategy to us, which he said involved knowing when to buy and sell certain stocks.
20 Brown also told us that he would cover our investments with his own money if they did not earn the
21 returns he promised.

22 5. During the meeting, Brown told us that he invested for prominent local figures, such
23 as the mayor, and for other law enforcement officers (like Daniel). Brown also said that he was
24 investing for members of his church. He told us that he invested for others because God wanted him
25 to "give back" after having achieved his own success. Of all the things Brown told us during our
26 meeting, the fact that he was a religious man investing for others because he felt called by God to do
27 so was the single most influential factor that caused me to invest with Brown. My religious faith is
28

1 important to me. I am very involved with my church, and thus these statements by Brown were
2 critical, and solidified my decision to invest with him.

3 6. During the meeting, Brown showed Daniel and I two different types of agreements.
4 First, he showed us a "24-Month High Yield" agreement, pursuant to which we would receive
5 payouts of 21-30%, three times a year. Second, he showed us a "24-Month Double Agreement,"
6 pursuant to which Brown would match our money and we would receive double the matching money
7 at the end of 24 months. Brown said the "Double" agreement was something he only offered to close
8 family and friends. Brown said he was offering this investment to us because the co-worker who had
9 referred us to Brown was a close friend of a woman who has known Brown since he was a child and,
10 according to Brown, helped raise him.

11 7. On July 1, 2005, Daniel and I signed a 24-Month High Yield Agreement with Brown,
12 a copy of which is attached hereto as **Exhibit 2**. We invested \$50,000 in this account, which we
13 withdrew from my individual retirement account, where it had been invested in mutual funds. On
14 July 12, 2005, pursuant to Brown's instructions, I wired the \$50,000 to Brown to an account at Union
15 Bank of California specified by Brown. Attached hereto as **Exhibit 3** is a copy of the Funds Transfer
16 Request and Authorization for this wire transfer, and attached hereto as **Exhibit 4** is a copy of the
17 account information Brown provided us.

18 8. Also, on July 1, 2005, Pursuant to Brown's promise to match our initial investment,
19 we executed with Brown a \$50,000 24-Month Double Agreement, a copy of which is attached hereto
20 as **Exhibit 5**.

21 9. Between July and November 2005, Brown paid us approximately a total of \$11,000.
22 Everything was going the way Brown said it would, thus, we considered investing additional money
23 with Brown. As a result, we scheduled a meeting with Brown to discuss investing further.

24 10. In November 2005, we met with Brown for lunch at Hs Lordships restaurant in
25 Oakland, California. A friend of ours who also ultimately invested with Brown attended the meeting
26 with us. An individual named Duane Eddings also attended the meeting. We had briefly met
27 Eddings during our first meeting with Brown in June 2005 when he was leaving Brown's office at the
28 time we arrived.

1 11. At the November 2005 lunch meeting, we discussed the possibility of investing further
2 with Brown. We were apprehensive because we were contemplating investing our life savings with
3 Brown by borrowing the equity in our home. Brown assured us that his investments were legitimate.
4 He said that wire transfers, which was how he requested that we transfer our money to him, create a
5 paper trail and thus that was how we knew he was legitimate. Eddings said he would be a contact
6 person for our investments with Brown. When it came time during the meeting to execute new
7 investment contracts, Eddings took the contract forms out of his briefcase and distributed them to us
8 and Brown to complete and sign.

9 12. During the November 2005 meeting, Daniel and I signed another 24-Month High
10 Yield Agreement with Brown, pursuant to which we invested \$200,000, which we obtained by taking
11 out an equity line on our home. A copy of this agreement is attached hereto as **Exhibit 6**. A copy of
12 the Wire Transfer Services Outgoing Wire Transfer Request for the transaction is attached hereto as
13 **Exhibit 7**. A copy of the account information Brown provided us for the funds transfer, which
14 identifies "Wise Investors Simply Excel, LLC" as the recipient of the funds, is attached hereto as
15 **Exhibit 8**. In addition, pursuant to Brown's agreement to match our money, at the same meeting we
16 also signed a 24-Month Double Agreement for an additional \$200,000 investment contributed by
17 Brown, a copy of which is attached hereto as **Exhibit 9**. Brown dated the contracts "November 1,
18 2005," even though the meeting took place later in November 2005, closer to Thanksgiving. Brown
19 told us he was doing this as a "favor" to us so that our profits would accrue starting at the beginning
20 of the month.

21 13. On December 1, 2005, Daniel and I invested an additional \$50,000 with Brown.
22 Again, we borrowed home equity to finance the investment. A copy of our December 1, 2005, 24-
23 Month High Yield Agreement is attached hereto as **Exhibit 10**. A copy of the Wire Transfer Services
24 Outgoing Wire Transfer Request for the transaction is attached hereto as **Exhibit 11**. Again, Brown
25 agreed to match our initial investment. A copy of our December 1, 2005, \$50,000 24-Month Double
26 Agreement is attached hereto as **Exhibit 12**.

27 14. In March 2006, we received a letter from Brown's assistant, Lynn Hooks, enclosing
28 account statements for two of our 24-Month High Yield investments. The statements asserted that we

1 had earned 21% returns on our investments. Despite that the statements say we earned profits of over
2 \$65,000 on those two investments alone, Brown did not pay us our total profits. As described below,
3 we only received \$11,000 more from Brown. Copies of the letter and statements are attached hereto
4 collectively as **Exhibit 13**. These are the only account statements for our investments with Brown
5 that were ever sent to us.

6 15. After our November and December 2005 investments, Brown stopped paying us the
7 profits accrued on our investments. Daniel and I began calling Brown regularly to find out what the
8 problem was. Brown had previously told us that we could get our money back at any time, so we
9 tried to do so. We found it difficult to reach Brown. We spoke to Lynn Hooks many times, and she
10 always said she would convey our messages to Brown. After this, Hooks and Brown told us one
11 excuse after another about why we were not receiving the money Brown owed us. Eventually, Brown
12 wouldn't talk to us anymore. He said he was "so busy" with the market that he didn't have the time
13 to speak with us.

14 16. In December 2006, I received by mail a \$5,000 check from Brown written on a TD
15 Ameritrade check. Copies of the front and back of the check are attached hereto collectively as
16 **Exhibit 14**. I cashed the check, but in January 2007, I received a notification from my bank
17 informing me that the check had bounced because it had been written on a closed account. A copy of
18 the January 3, 2007 notice from Wells Fargo Bank is attached hereto as **Exhibit 15**.

19 17. In February 2007, Brown sent us two additional checks, one for \$4,000 and another for
20 \$5,000. He didn't sign the \$4,000 check, so it could not be cashed. The \$5,000 check bounced.
21 Copies of both checks are attached hereto as **Exhibit 16**.

22 18. From January to May 2007, Brown paid us a total of \$11,000 in five cashier's checks,
23 copies of which are attached collectively hereto as **Exhibit 17**. These were the last payments Brown
24 made to us. Attached hereto as **Exhibit 18** is a copy of a handwritten letter we received from Brown
25 during the first part of 2007. Even though from May 2007 to the present we did not receive another
26 payment from Brown, the letter stated, among other things, that we would be "so blessed in the very
27 near future."
28

1 19. In 2007, Brown began communicating with us through letters to "group members,"
2 rather than telephone conversations. For example, attached hereto as **Exhibit 19** is a copy of a letter
3 from Brown dated May 18, 2007, as well as a copy of the envelope addressed to me in which the
4 letter came. The letter states that payments of "[i]nstallments of principal and interest will begin in
5 June 2007 and will continue until all capital has been received." After May 2007, we never received
6 another payment from Brown. In June 2007, I received a letter from Brown with a fax header dated
7 June 26, 2007, a copy of which is attached hereto as **Exhibit 20**. Although this letter also said
8 payments would be forthcoming, they never were.

9 20. Starting in the second half of 2007, individuals named Mack McConnell and
10 "Michael" began communicating with us and other investors on behalf of Brown. Starting in late
11 2007, Mack and Michael sent us and other investors, by fax or e-mail, updates from Brown. Copies
12 of several of these updates are attached hereto collectively as **Exhibit 21**. In these updates, Brown
13 claimed to be in the process of obtaining money to generate profits for his investors. I never received
14 payments of any such profits from Brown.

15 21. In the second half of 2007, Brown told me that he was making a \$50,000,000
16 investment through a group of religious leaders, which he claimed was why he could not pay us.
17 Brown gave me a telephone number and access code to call in to listen to a weekly "conference call"
18 of the religious leaders. When I called in I heard only one person talking on the call talking about
19 buying bank notes. I called in every Friday for several weeks to listen to the conference call, though I
20 didn't understand the specifics of what was being said on the calls. Brown later told me that he
21 planned to make over \$100,000,000 on this investment, though he never paid us any additional
22 money.

23 22. On another occasion, Brown told Daniel that he was purchasing an island that
24 investors, including Daniel and I, could visit. Brown also told Daniel's co-worker who had referred
25 us to Brown that he had invested in gold and silver. Brown never provided me any documents
26 regarding these supposed investments or the purported investment with religious leaders, and after
27 making these statements, he never paid us any of the money he owed us.

28

1 23. On April 9, 2008, Daniel and I faxed Brown a letter dated April 8, 2008 from us
2 demanding payment of \$1,667,975.11, which is the total principal and profits Brown owed as of that
3 date, excluding the amounts owed on the matching gift "double" agreements that Brown contributed
4 when we invested. Copies of the April 8, 2008 letter and the fax cover sheet are attached hereto as
5 **Exhibit 22.** Brown has not responded to our letter.

6 I declare under penalty of perjury under the laws of the United States that the statements made
7 above are true and correct. Executed in Fresno, California on July __, 2008.

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11 _____
12 Teresa Bunch
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FROM : DAN

PHONE NO. : 5592751722

Jul. 10 2008 07:04AM PB

1 23. On April 9, 2008, Daniel and I faxed Brown a letter dated April 8, 2008 from us
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4 when we invested. Copies of the April 8, 2008 letter and the fax cover sheet are attached hereto as
5 Exhibit 22. Brown has not responded to our letter.

6 I declare under penalty of perjury under the laws of the United States that the statements made
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Teresa Bunch

Exhibit 1

Big bucks

Vallejoan says he can help you find success with the stock market.

Page B1



Times-Herald

Since 1875 • Vallejo • Benicia • American Canyon

Wednesday, September 27, 2000

www.timesheraldonline.com • 47 cents + tax

B6 On the Money

Wednesday, September 27, 2000

A free way to Wall Street

Vallejoan to offer classes on investing in the stock market free of charge

By RHONDA REASON-THOMAS
Times-Herald staff writer

The only thing he's asking for is attendance and commitment. In return, you'll receive the opportunity to learn about stock market investments, "free of charge," in a weekly course that has normally cost participants \$2,499. Native Vallejoan and 1972 St. Patrick's High School grad, Robert Brown, Jr., has found his way to freedom and the American dream through his investments in the stock market. He wants to share the knowledge with the citizens of Vallejo, as one way to give back to his community. Over the past 20 years, Brown has learned the market through multi-authority investors as well as reading investment

books, such as "Million Next Door," "Rich Dad, Poor Dad."

Brown has benefited from an overflow of what he calls "blessings," from the market. Though he refused to give his net worth, his payoffs have come from such companies as Microsoft, Dell, Cisco, Home Depot, Wal-Mart, Intel, General Electric and many more, allowing him to be his own bank.

"I've been blessed from my investments over the years and now it's allowing me to not have to work. I can spend my time doing what I want to do," Brown said.

Though he doesn't consider himself a broker, Brown is spending his time setting up the "free" stock market classes that will start in October.

Brown says he will teach the basics of the market as well as how to set up emergency funds, decision making, the investor versus the consumer, liquid money, family power and voice through stocks and many options within the market.

He also wants to bridge generation gaps by teaching youth and young adults about the market, hoping they will share with parents and other relatives.

"The purpose of the course is to also offer it to kids," said Brown. "Families can come together. Instead of the kid asking for a certain type of tennis shoe, the kid can say, 'Mom, Dad, I want to invest,' and let the stock pay for the tennis shoes."

Brown is the son of Robert, Sr. and Brenda, who has owned Brown's Jewelers in downtown Vallejo for more than 50 years. He's experienced the market early from his father's leadership.

"My father taught me the basics about

(See BROWN, B4)



Bobby Brown is giving free stock market classes.

Brown

(From B1)

the market when I was young. He had me purchase stock for the first time when I was about 16 years old. I invested in Occidental Petroleum at the time."

Growing up in a successful business family, Brown says his parents' advice was not to flaunt, but to look like "old money."

"My parents taught my sisters and I not to be flashy and plan to invest our money and make our money work hard for us, as opposed to us working hard for money," Brown said. "Not only do I invest, but my sisters as well as my fiancée Cheryl."

Brown says his success does not come without sacrifice. He and his fiancée choose not to own a car, and cut out other toys, in order to not have debts. At times, he's seen getting on or off the bus, or using other forms of public transportation to get around.

Though his parents are in the jewelry business, Brown doesn't wear jewelry that announces his presence.

"I've always admired John F. Kennedy. In because here was one of the richest guys who was not the flashy type. He lived as a regular looking person. I like most investors do. My parents told me to be aware of those who are always flashy."

Brown keeps his expenses at a minimum, sacrificing for his family's future. He hopes that his investments and the success of other family members will create a global voice of power.

"People need to know that owning stock gives you a voice," Brown said. "If you don't like things that companies like the Philip Morris' and when they're going, buy up their stock and create a voice to make change."

Brown says he hopes to create an energy in Vallejo that eventually will help improve the city's economy.

"What I've learned from the market is that 80 percent of all the wealth within the last 10 years has been created in the stock market," Brown said. "If you haven't been involved in the stock market, you've kind of been left behind."

"When people as a whole understand the market, it not only allows

you to become financially independent, but it allows you to be rigid. Having net liquidity as opposed to building assets with debt."

Brown said that in order for Vallejo to have a stronger economy, it must attract high tech companies, instead of continuing to solicit for retail.

"If a high tech company moves to Vallejo, retail will automatically follow. We'll attract the major bookstores, the Starbucks and other major retail stores," Brown said. "That's what I can happen to the city of Fremont, Emeryville and other cities similar to Vallejo and its economy."

"Vallejo is one of two cities that has a power grid in this area. With high tech companies leaving the San Francisco area, Vallejo needs to accommodate these companies and invite them in," he said.

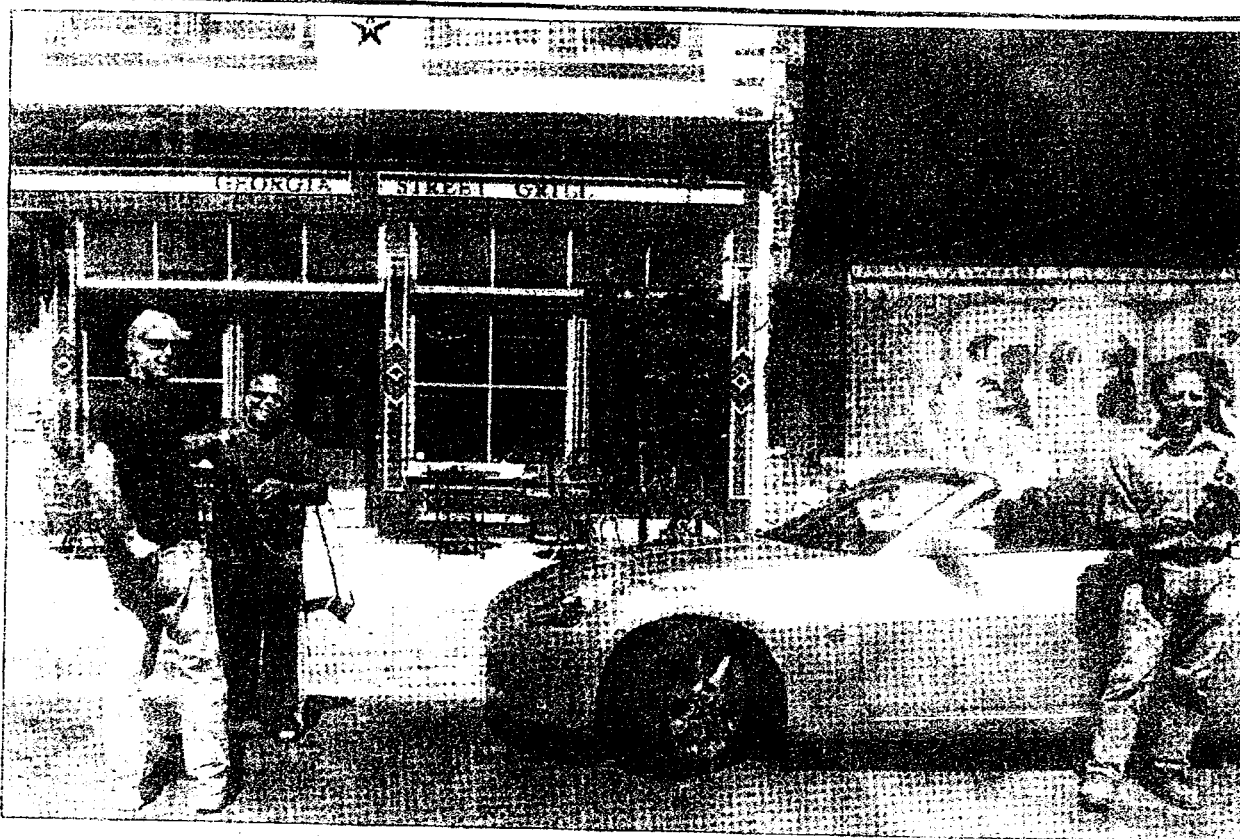
Brown hopes his class will start an investment revolution that gives not only for his family, but for the citizens of his hometown Vallejo, which he loves.

□ Classes are now forming on a first come, first serve basis. For more information and registration, call Brown at Trebor Company, 877-4733.

TREBOR
COMPANY

MORNING

TOP OF THE MORNING



BIG BUSINESS

David Pacheco/Times-Herald

BUSINESSMEN RICK SYLVAIN, left, Bobby Brown, center, and Bill Neads talk downtown in front of the Georgia Street Grill and Brown's Jeweler's.

Exhibit 2

Bob Brown JR
PO Box 1166
Vallejo, CA 94590

707-342-8703

REFERRED BY
DUANE EDDIUS

(62)

TREBOR COMPANY
P. O. Box 166, Vallejo, CA 94590
Ph. 707.557.4785 / Fx. 707.644.2913

24-MONTH HIGH YIELD AGREEMENT

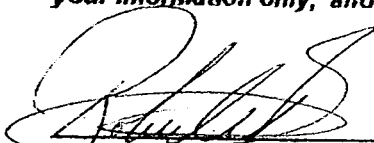
The following agreement is being executed between Robert C. Brown, Jr.
and DANIEL + TERESA BUNCH on the 1ST day of JULY, 2005 at
_____, California.

The amount of \$50,000 is invested by Robert C. Brown, Jr. for
a committed period of twenty-four months. Each four-month cycle will yield returns from
21%-30% (3 payouts/year). The payout will be paid to DANIEL + TERESA BUNCH
on the final Friday of the fourth month.

If DANIEL + TERESA BUNCH should take out his/her principle before the
24-month period is up, DANIEL + TERESA BUNCH will lose all profits. If part of the
profits have already been taken, the amount will be reduced from the principle.

DANIEL + TERESA BUNCH must allow 45 business days to receive the money.

In the event that DANIEL OR TERESA BUNCH should pass away during
the lifetime of the agreement, the principle of \$50,000, including the return
on the investment principle will be paid to the Beneficiary. Please allow 45 business
days to process this transaction. If ROBERT C. BROWN, JR. should pass away during
the lifetime of this agreement, his estate will pay the investment sum plus profits as
stated under the terms of this agreement. Please allow legal time from the time the
estate has cleared. **PLEASE NOTE: This agreement and 4-month cycle updates are for
your information only, and not to be used as a document for financial verification.**


ROBERT C. BROWN, JR. / DATE
(12/2004)

 7-1-0
SIGNATURE(S) / DATE

Exhibit 3


**Funds Transfer Request
and Authorization**

Section I: Requester/Originator Information					
Name <i>Teresa Bunch</i>		Telephone # [REDACTED]		Date Wire to be Sent <i>7-12-05</i>	
Address [REDACTED]		City [REDACTED] State [REDACTED] Zip [REDACTED]			
Customer ID Type	ID#	Issue State/Country	Issue Date	Expiration Date	
1. <i>CDL</i>	1. [REDACTED]	1. [REDACTED]	1.	1. <i>4-30-08</i>	
2. <i>ATM Pin Verified</i>	2. <i>N/A</i>	2. <i>N/A</i>	2. <i>N/A</i>	2. <i>N/A</i>	
Section II: Associate Accepting Wire					
Associate Name <i>Cindy Koswark</i>		Unit #/Work Phone # <i>1014 445-7344</i>		Date <i>7-12-05</i>	Time <i>9:30</i>
Mailcode <i>111-16301-01</i>					
Callback Required if Phone, Fax or Letter <input type="checkbox"/> Yes <input type="checkbox"/> N/A		Name of Person Contacted		Date/Time	Market Approval (if required)
Callback Completed by:					
Section III: Transfer Payment Instructions (Domestic and US Dollar International only)					
Amount of Wire <i>\$ 50,000.00</i>	Debit Account Type (circle one) <i>CHKG</i> SAV ICA GL	Serial # (For ICA/GL) or Repetitive ID#		Source <input checked="" type="checkbox"/> OTC	
				<input type="checkbox"/> Fax <input type="checkbox"/> Phone <input type="checkbox"/> Letter	
Account to Debit [REDACTED] State <i>CA</i>	Available Balance <i>\$ 51,984.50</i>	Account Title <i>Same as above</i>			
Overdraft Amount \$	Overdraft Approved by (Name & Signature)		Date	Wire Fee \$	
Section IV: Transfer Payment Instructions (Foreign Currency International only)					
USD Amount of Wire \$	Country	Rate	Foreign Currency Amount	FX Reference ID (if applicable)	
Debit Account Type (circle one) <i>CHKG</i> SAV ICA GL	Serial # (For ICA/GL) or Repetitive ID#		Source <input type="checkbox"/> OTC		
				<input type="checkbox"/> Fax <input type="checkbox"/> Phone <input type="checkbox"/> Letter	
Account to Debit [REDACTED] State	Available Balance \$	Account Title			
Overdraft Amount \$	Overdraft Approved by (Name & Signature)		Date	Wire Fee \$	
Section V: Wire Information					
Beneficiary Name <i>Robert Brown Jr</i>		Beneficiary Account # [REDACTED]			
Beneficiary Address: Street <i>316 Georgia St</i> City <i>Vallejo</i> State <i>Ca</i> Country Zip <i>94590</i>					
Beneficiary Bank Name <i>Union Bank of California</i>		ABA #/Swift # <i>122000496</i>			
Beneficiary Bank Address (if available) Street <i>1178 Admiral Callaghan</i> City <i>Vallejo</i> State <i>Ca</i> Country Zip <i>94589</i>					
Additional Instructions (Attention To, Phone Advise, Customer Reference, Contact Upon Arrival)					
Send Thru Bank (if available)				ABA #/Swift #	
Send Thru Bank Address Street City State Country Zip					
Section VI: Customer Approval					
I authorize Bank of America to transfer my funds as set forth in the instructions note herein (including debiting my account if applicable), and agree that such transfer of funds is subject to the Bank of America standard transfer agreement (see reverse side) and applicable fees.					
Customer's Signature <i>[Signature]</i>				Date of Request: <i>7-12-05</i>	
Section VII: Wire System Entry/Approval					
Wire Entered by: Name/Signature (attach BFT screens 3 & 4) <i>Cindy Koswark</i>		BFT System Time <i>11:41</i>		BFT Sequence # <i>01050712002801</i>	
Print: <i>Cindy Koswark</i> Signature: <i>[Signature]</i>					
Date of Entry and Approval <i>7-12-05</i>	Approved By (Name/Signature) <i>[Signature]</i>	Signature:		BFT System Time	

Note: Purpose of Wire must be disclosed if sent to an OFAC blocked country - See TAO nw.help.block.cntry
When debiting internal account/ICA, send original to National Channel Ops (SC3-250-02-39)

White-National Channel Operations (if internal account debited)

Canary-Customer

Pink-Banking Center

Exhibit 4

Robert C. Brown, Jr.
316 Georgia St
Vallejo, Ca 94590

[REDACTED]

122000496

Account #
Routing#

Union Bank of California
1178 Admiral Callaghan
Vallejo, Ca 94589

Exhibit 5

TREBOR COMPANY

P.O. BOX 1166
VALLEJO, CA 94590
Ph. 707.342.8703

24- MONTH DOUBLE AGREEMENT (20k & UP)

The following agreement is being executed between Robert C. Brown, Jr. and Teresa & Daniel Bunch on the 1st day of July, 2005 at Vallejo, California.

The amount of \$ 50,000 is invested by Robert C. Brown, Jr. for a committed period of twenty-four months. This amount will be matched by a dollar for dollar gift and yield returns that double 100% at the end of this agreement. The payout will be paid to Teresa & Daniel Bunch within 60 business days after the twenty-four month period ends.

If DANIEL & TERESA BUNCH should take out his/her principle before the 24-month period is up, DANIEL & TERESA BUNCH will lose all profits and gifts. Any early withdrawals must be submitted in writing.

DANIEL & TERESA BUNCH must allow 60 business days to receive the money.

In the event that DANIEL OR TERESA BUNCH should pass away during the lifetime of the agreement, the principle of 50,000 including the return on the investment principle will be paid to the Beneficiary. Please allow 60 business days to process this transaction. If ROBERT C. BROWN, JR. should pass away during the lifetime of this agreement, his estate will pay the investment sum plus profits as stated under the terms of this agreement. Please allow legal time from the time the estate has cleared. PLEASE NOTE: This agreement is for your information only and not to be used as a document for financial verification.

[Signature] 7-1-05
ROBERT C. BROWN, JR./ DATE

[Signature] 7-1-05
SIGNATURE(S) / DATE

Exhibit 6

TREBOR COMPANY

P.O. BOX 1166
VALLEJO, CA 94590
Ph. 707.342.8703

24- MONTH HIGH YIELD AGREEMENT

The following agreement is being executed between
Robert C. Brown, Jr. and DANIEL + TERESA BUNCH
on the 1ST day of NOV, 2005 at
BERKELEY, California.

The amount of \$200,000 is invested
by Robert C. Brown, Jr. for a committed period of twenty-four
months. Each four-month cycle will yield returns from
21%-30% (3payouts/year). The payout will be
to DANIEL + TERESA BUNCH on the final Friday of the
Fourth Month.

If DANIEL + TERESA BUNCH should take out his/her principle
before the 24-month period is up, DANIEL + TERESA BUNCH will lose all
profits. If part of the profits have already been taken, the amount
will be reduced from the principle. Any early withdrawals must be
submitted in writing.

DANIEL + TERESA BUNCH must allow 45 business days
to receive the money.

In the event that DANIEL OR TERESA BUNCH should pass
away during the lifetime of the agreement, the principle of
\$200,000, including the return on the
investment principle will be paid to the Beneficiary. Please allow 45
business days to process this transaction. If ROBERT C. BROWN,
JR. should pass away during the lifetime of this agreement, his
estate will pay the investment sum plus profits as stated under the
terms of this agreement. Please allow legal time from the time the
estate has cleared. **PLEASE NOTE: This agreement and
4-month cycle updates are for your information only and not to
be used as a document for financial verification.**


ROBERT C. BROWN, JR. / DATE


SIGNATURE(S) / DATE

Exhibit 7

Wire Transfer Services

Outgoing Wire Transfer Request

**WELLS
FARGO**

A customer or team member, with the customer present, completes this form when requesting to send a wire. Retain original copy in the bank and provide a copy to the customer ensuring you give the customer the Agreement for Outgoing Wire Transfer Requests (page 2 when form is accessed on-line & preprinted on the back of printed forms). Non-customer wires \$3000 or more require a referral from an established customer and bank approval. Note: Wells Fargo Wire Transfer Services will route wires based on correspondent banking relationships.

Today's Date <u>11-4-05</u>		Send Date (if next day submit wire after 3:30 CT. Store must hold if other than today's or next day date.) <u>11-4-05</u>	
Customer Name <u>Daniel Bunch</u>		Phone Number <u>[REDACTED]</u>	
Customer Address (City, State, Zip code) <u>[REDACTED]</u>			
1. Beneficiary/Recipient Information (This is the ultimate recipient of the wire transfer funds.)			
Beneficiary/Recipient Name <u>Wise Investors Simply Excel, LLC</u>		Beneficiary Account Number <u>[REDACTED]</u>	
Beneficiary Address (City, State, Zip code) <u>Vallejo, CA 94591</u>		Beneficiary Phone Number <u>[REDACTED]</u>	
Information for Beneficiary <u>[REDACTED]</u>			
2. Beneficiary Bank Information (This is the financial institution or broker dealer (i.e., Merrill Lynch) where the Beneficiary maintains their account.)			
Beneficiary Bank RTN or SWIFT Bank Identifier Code (BIC) <u>121000248</u>		International Sort/Routing/Clearing Code (if applicable) <u>[REDACTED]</u>	
Beneficiary Bank Name <u>Wells Fargo Bank</u>			
Beneficiary Bank Address (City, State, Zip, Country (optional information)) <u>114 Admiral Callaghan Vallejo, CA 94590</u>			
Information for Beneficiary Bank (wires to Mexican banks require the CLABE account number in the Beneficiary instructions to ensure correct payment)			
3. Intermediary Bank Information (This is a financial institution that the wire must pass through before reaching the final beneficiary bank.) This section is optional and not required for all wires. Please note that routing may be altered depending on Wells Fargo Bank's correspondent relationships.			
Optional: Intermediary Beneficiary Bank RTN or SWIFT Bank Identifier Code (BIC) <u>[REDACTED]</u>		International Sort/Routing/Clearing Code (if applicable) <u>10105</u>	
Intermediary Bank Name <u>[REDACTED]</u>			
Intermediary Bank Address (City, State, Zip, Country (optional information)) <u>[REDACTED]</u>			
Information for Intermediary Bank <u>[REDACTED]</u>			
4. Account, Foreign Currency, & Customer Information			
Transfer from Wells Fargo Bank N.A. 10-digit Account No. (Must be checking, savings, money market or wholesale (checking account)) <u>[REDACTED]</u>		U.S. Dollar Wire Amount <u>200,000.00</u>	
International Wire only: Foreign Currency Type/Name (FX will be used unless specified otherwise) <u>[REDACTED]</u>		Foreign Currency Amount <u>[REDACTED]</u>	
All where the Originator's accounts located <u>00200</u>		Wire Fee Amount (The Transfer from account will be charged the fee.) The region that houses the account being debited determines the fee amount. Use the fee information available through Teamworks and/or in the Banker's Guide. <u>30.00</u>	
My signature here indicates agreement to all of the information on this Outgoing Wire Transfer Request and to the terms and conditions on the second page of this Request. Wells Fargo Bank is authorized to rely on the information on this Request in making the requested funds transfer.			
Signature <u>[Signature]</u>		Date <u>11-4-05</u>	
5. Bank Use Only — Bank Approval & Exception Process — Following MUST be completed for All Outgoing Wires			
International Wire Foreign Currency Information		FX Trader Contact	
Rate <u>[REDACTED]</u>		Contract No. (required when \$15,000 or more U.S.\$) <u>[REDACTED]</u>	
Wire Transaction/FAS Number <u>PW-00200</u>		Name on (Used by Customer) <u>Daniel Webster Bunch</u>	
1st ID Type Issued by State/Country/Number & Expiration Date <u>[REDACTED]</u>		2nd ID Type Issued by State/Country/Number & Expiration Date <u>[REDACTED]</u>	
When customer's account is not debited, the WIP Account is funded by <input type="checkbox"/> Paid Cash <input type="checkbox"/> Paid by check <input type="checkbox"/> Paid through account other than checking, savings, MIRA, TRS or Hogan. Reference Acct. # <u>[REDACTED]</u> <input type="checkbox"/> Non-Customer tax ID (for record keeping)			
Initiated by <u>[Signature]</u>		First Approval <u>[Signature]</u> Second Approval, if applicable <u>[Signature]</u>	
6. Bank to Complete following as required/needed.			
Verification of Originator (Telephone, Fax, written requests or business account validate the originator is an authorized signer and document below or attach supporting documentation.)			
Method of identification to verify requester's authority to charge account for the wire		Caller's immediate phone number	
Reason caller cannot come into the Bank		Caller's location <input type="checkbox"/> Company <input type="checkbox"/> Home <input type="checkbox"/> Other	
Confirmation of Request (Banker calls customer for confirmation)			
Phone number to call to verify request		Time of call to customer	
Name of person placing call		Customer Contact Name	
Telephone, Fax, or Written Request Approvals		Next level of approval (if required)	
Account Officer		Date	

Exhibit 8

Wise Investors Simply Excel, LLC
[REDACTED]
Vallejo, Ca 94591

[REDACTED] Account #
121000248 Routing#

Wells Fargo Bank
774 Admiral Callaghan
Vallejo, Ca 94590

AX 707-638-0301

510-650-5100

Exhibit 9

TREBOR COMPANY

P.O. BOX 1166
VALLEJO, CA 94590
Ph. 707.342.8703

24- MONTH DOUBLE AGREEMENT (20k & UP)

The following agreement is being executed between
Robert C. Brown, Jr. and DANIEL + TERESA BUNCH on
the 1ST day of NOV, 2005 at
BERKELEY, California.

The amount of \$200,000 is invested
by Robert C. Brown, Jr. for a committed period of twenty-four
months. This amount will be matched by a dollar for dollar gift and
yield returns that double 100% at the end of this agreement. The
payout will be paid to DANIEL + TERESA BUNCH within 60
business days after the twenty-four month period ends.

If DANIEL + TERESA BUNCH should take out his/her principle
before the 24-month period is up, DANIEL + TERESA BUNCH will lose all
profits and gifts. Any early withdrawals must be submitted in writing.

DANIEL + TERESA BUNCH must allow 60 business days
to receive the money.

In the event that DANIEL OR TERESA BUNCH should pass
away during the lifetime of the agreement, the principle of
\$200,000, including the return on the
investment principle will be paid to the Beneficiary. Please allow 60
business days to process this transaction. If ROBERT C. BROWN,
JR. should pass away during the lifetime of this agreement, his
estate will pay the investment sum plus profits as stated under the
terms of this agreement. Please allow legal time from the time the
estate has cleared. **PLEASE NOTE: This agreement is for your
information only and not to be used as a document for financial
verification.**

Robert C. Brown, Jr. 11-1-05
ROBERT C. BROWN, JR. / DATE

[Signature] 11-1-05
SIGNATURE(S) / DATE

Exhibit 10

TREBOR COMPANY

P.O. BOX 1166
VALLEJO, CA 94590
Ph. 707.342.8703

24- MONTH HIGH YIELD AGREEMENT

The following agreement is being executed between Robert C. Brown, Jr. and DANIEL + TERESA BUNCH on the 1ST day of DECEMBER, 2005 at VALLEJO, California.

The amount of \$ 50,000 is invested by Robert C. Brown, Jr. for a committed period of twenty-four months. Each four-month cycle will yield returns from 21%-30% (3payouts/year). The payout will be to DANIEL + TERESA BUNCH on the final Friday of the Fourth Month.

If DANIEL + TERESA BUNCH should take out his/her principle before the 24-month period is up, DANIEL + TERESA BUNCH will lose all profits. If part of the profits have already been taken, the amount will be reduced from the principle. Any early withdrawals must be submitted in writing.

DANIEL + TERESA BUNCH must allow 45 business days to receive the money.

In the event that DANIEL OR TERESA BUNCH should pass away during the lifetime of the agreement, the principle of \$ 50,000, including the return on the investment principle will be paid to the Beneficiary. Please allow 45 business days to process this transaction. If ROBERT C. BROWN, JR. should pass away during the lifetime of this agreement, his estate will pay the investment sum plus profits as stated under the terms of this agreement. Please allow legal time from the time the estate has cleared. **PLEASE NOTE: This agreement and 4-month cycle updates are for your information only and not to be used as a document for financial verification.**

[Signature]
ROBERT C. BROWN, JR./ DATE

[Signature] 12-1-05
SIGNATURE(S) / DATE

Exhibit 11

Wire Transfer Services

Outgoing Wire Transfer Request

WELLS
FARGO

A customer or team member, with the customer present, completes this form when requesting to send a wire. Retain original copy in the bank and provide a copy to the customer ensuring you give the customer the Agreement for Outgoing Wire Transfer Requests (page 2 when form is accessed on-line & preprinted on the back of printed forms). Non-customer wires \$3000 or more require a referral from an established customer and bank approval. Note: Wells Fargo Wire Transfer Services will route wires base on correspondent banking relationships.

Today's Date <u>12/2/05</u>		Send Date (if next day submit wire after 3:30 CT. Store must hold if other than today's or next day date.)	
Customer Name <u>Teresa Y. Bunch</u>		Phone Number <u>[REDACTED]</u>	
Customer Address, City, State, Zip code <u>[REDACTED]</u>			
1. Beneficiary/Recipient Information (This is the ultimate recipient of the wire transfer funds.)			
Beneficiary/Recipient Name <u>Wise Investors SimplyExec, LLC</u>		Beneficiary Account Number <u>[REDACTED]</u>	
Beneficiary Address, City, State, Zip code <u>[REDACTED]</u>		Beneficiary Phone Number <u>[REDACTED]</u>	
Information for Beneficiary			
2. Beneficiary Bank Information (This is the financial institution or broker dealer (i.e., Merrill Lynch) where the beneficiary maintains their account.)			
Beneficiary Bank RTN or SWIFT Bank Identifier Code (BIC) <u>121000248</u>		International Sort/Routing/Clearing Code (if applicable)	
Beneficiary Bank Name <u>Wells Fargo Bank</u>			
Beneficiary Bank Address, City, State, Zip, Country (optional information) <u>774 Admiral Callaghan, Vallejo, CA 94590</u>			
Information for Beneficiary Bank (wires to Mexican banks require the CLABE account number in the Beneficiary instructions to ensure correct payment)			
3. Intermediary Bank Information (This is a financial institution that the wire must pass through before reaching the final beneficiary bank.) This section is optional and not required for all wires.			
Please note that routing may be altered depending on Wells Fargo Bank's correspondent relationships.			
Optional: Intermediary Beneficiary Bank RTN or SWIFT Bank Identifier Code (BIC)		Optional: Intermediary Sort/Routing/Clearing Code (if applicable)	
Intermediary Bank Name <u>[REDACTED]</u>			
Intermediary Bank Address, City, State, Zip, Country (optional information)			
Information for Intermediary Bank			
4. Account, Foreign Currency, & Customer Information			
Transfer From Wells Fargo Bank, N.A. 30-digit Account No. (must be checking, savings, money market or wholesale checking account)			
International Wire only: Foreign Currency Type/Name (FX will be used unless specified otherwise)		U.S. Dollar Wire Amount <u>50,000.00</u>	
Currency Code		Foreign Currency Amount	
AU where the Originator's account is located		Wire Fee Amount (the transfer from account will be charged the fee.) The region that houses the account being debited determines the fee amount. Use the fee information available through Teamworks and/or in the Banker's Guide.	
My signature here indicates agreement to all of the information on this Outgoing Wire Transfer Request and to the terms and conditions on the second page of this Request. Wells Fargo Bank is authorized to rely on the information on this Request in making the requested funds transfer.		Fee Amount <u>30 -</u>	
X <u>[Signature]</u>		Date <u>12-2-05</u>	
5. Bank Use Only - Bank Approval & Exception Process - Following MUST be completed for All Outgoing Wires			
International Wire Foreign Currency Information		FX Trader Contact	
Rate		Contract No. (required when \$15,000 or more U.S. \$)	
Wire Transaction/FAS Number <u>FW-00200 - [REDACTED]</u>		Name on ID used by customer <u>Teresa Yvette Bunch</u>	
1st ID Type, issued by State/Country, Number, & Expiration Date <u>[REDACTED]</u>		2nd ID Type, issued by State/Country, Number, & Expiration Date <u>[REDACTED]</u>	
When customer's account is not debited, the WIP Account is funded by			
<input type="checkbox"/> Paid Cash <input type="checkbox"/> Paid by Check <input type="checkbox"/> Paid through account other than checking, savings, MIRA, TRS or Hogan. Reference Acct. #			
Initiated by <u>[Signature]</u>		First Approval <u>[Signature]</u>	
Second Approval, if applicable		<input type="checkbox"/> Non-Customer Tax ID (for record keeping)	
6. Bank to Complete following as required/needed.			
Verification of Originator (Telephone, Fax, written requests or business account validate the originator is an authorized signer and document below or attach supporting documentation.)			
Method of identification to verify requester's authority to charge account for the wire		Caller's immediate phone number	
Reason caller cannot come into the Bank		Caller's location	
Confirmation of Request (Banker calls customer for confirmation)		<input type="checkbox"/> Company <input type="checkbox"/> Home <input type="checkbox"/> Other	
Phone number to call to verify request		Time of call to customer	
Name of person placing call		Customer Contact Name	
Telephone, Fax, or Written Request Approvals		Source used	
Account Officer		<input type="checkbox"/> Bank Records <input type="checkbox"/> Telephone Directory <input type="checkbox"/> Other	
Date		Customer	
Next level of approval (if required)		<input type="checkbox"/> Approved the transfer <input type="checkbox"/> Denied the transfer	
Date		Date	

Exhibit 12

TREBOR COMPANY

P.O.BOX 1166
VALLEJO, CA 94590
Ph. 707.422.2342
Office Hours: 11:00am - 5:00pm
Monday - Thursday

24- MONTH DOUBLE AGREEMENT

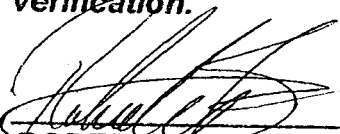
The following agreement is being executed between Robert C. Brown, Jr. and TERESA + DANIEL BUNCH on the 1st day of DECEMBER, 2005 at VALLEJO, California.

The amount of \$ 50,000 is invested by Robert C. Brown, Jr. for a committed period of twenty-four months. This amount will be matched dollar for dollar and yield returns which double 100% at the end of this agreement. The payout will be paid to TERESA + DANIEL BUNCH within 60 business days after the twenty-four month period ends.

If DANIEL + TERESA BUNCH should take out his/her principle before the 24-month period is up, DANIEL + TERESA BUNCH will lose all profits and gifts. Any early withdrawals must be submitted in writing.

DANIEL + TERESA BUNCH must allow 60 business days to receive the money.

In the event that DANIEL OR TERESA BUNCH should pass away during the lifetime of the agreement, the principle of \$ 50,000, including the return on the investment principle will be paid to the Beneficiary. Please allow 60 business days to process this transaction. If ROBERT C. BROWN, JR. should pass away during the lifetime of this agreement, his estate will pay the investment sum plus profits as stated under the terms of this agreement. Please allow legal time from the time the estate has cleared. **PLEASE NOTE: This agreement is for your information only and not to be used as a document for financial verification.**



ROBERT C. BROWN, JR. / DATE



SIGNATURES(S) / DATE

12-1-05

Exhibit 13

Here's a Bunch,

These are your statements

Call me if you have

any questions.

707-422-2342

Lynn

TREBOR COMPANY

P.O. Box 1166
Vallejo, CA 94590
Ph. 707-342-8703

Date: 03/15/06

Name of Client: Daniel & Teresa Bunch

Date Started: November 1, 2005

Principal Amount \$ 200,000.00

21% Cycle Profit \$ 42,000.00

Made \$ 42,000.00

Principal + Profit \$ 242,000.00

Current Amount as of 3/15/06 \$ 42,000.00

\$2000.000 matures to \$400,000.00 in 11/08⁰⁷

TREBOR COMPANY

P.O. Box 1166
Vallejo, CA 94590
Ph. 707-342-8703

Date: 03/15/06

Name of Client: Daniel & Teresa Bunch

Date Started: July 01, 2005

Principal Amount	\$ 50,000.00
21% Cycle Profit – 1 st cycle	\$ 10,500.00
2 nd cycle	\$ 12,705.00
Made	\$ 23,205.00
Principal + Profit	\$ 73,205.00
Current Amount as of 3/15/06	\$ 73,205.00
\$50,000.00 matures to \$100,000.00 in 07/07	

Exhibit 14

0310000040
12/27/2006

This is a LEGAL COPY of
your check. You can use
the same way you would
use the original check.

122105278 12/27/2006
645818E18900000

ROBERT H. BROWN P.O. BOX 1186 VALLEJO, CA 94590		205 50-1291/219 8815887008
PAY TO THE ORDER OF <i>Theresa Burck</i>		\$ <i>500.00</i>
AMOUNT IN WORDS <i>Five Hundred</i>		DOLLARS
AMERITRADE Payable through: TD Bank USA, N.A. Member FDIC		MEMO
MICR LINE: ⑆021912915⑆		⑆0205

⑆021912915⑆ ⑆0205 ⑆0000500000⑆

122000166 12/27/2006
 031000040 12/27/2006
 031000040 12/27/2006

Do not endorse or write below this line.

ENDORSE HERE

580 CREDITED TO THE ACCOUNT OF
 WITHIN NAMED PAYEE
 LACK OF ENDORSEMENT NOT GUARANTEED
 DO NOT SIGN BELOW THIS LINE
 WELLS FARGO BANK, N.A. WELLS FARGO BANK, N.A.
 11-24 16-24

12-27-06
 12-27-06

>122105278<
 00000

12/26/2006

Security Features: Results of document examination:
 Watermark: Security watermark appearing
 Chemically Resistant Paper: Security watermark appearing
 Intaglio Printing: Watermark appearing
 Serial Number: All serial numbers are printed with
 security features.

FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

122000166 220
 ENT-5826 TRC-5826 PK-12

Exhibit 15

WELLS FARGO BANK SOUTHERN CALIFORNIA
PO BOX 53470
PHOENIX, AZ 85072-3470

WELLS
FARGO

TERESA Y BUNCH
DANIEL BUNCH
[REDACTED]
[REDACTED]

ITEMS ENCLOSED: 1

PAGE 1 OF 1 ACCOUNT CHARGED [REDACTED]

DATE: 01-03-2007

OUR ACCOUNT HAS BEEN CHARGED FOR THE FOLLOWING ITEM(S) RETURNED UNPAID.

REASON FOR NON-PAYMENT	SEQUENCE #	AMOUNT
DEPOSITORY ACCOUNT NUMBER: [REDACTED]		
CHARGES FOR PAPER RETURNS		
Acct Clsd	[REDACTED]	5,000.00
TOTAL CHARGES FOR PAPER RETURNS		5,000.00

TOTAL CHARGES FOR PAPER RETURNS
TOTAL FEES

5,000.00
7.00

SHOULD YOU HAVE ANY QUESTIONS OR REQUIRE ADDITIONAL INFORMATION, PLEASE CALL THE
PHONE NUMBER THAT IS LISTED ON YOUR BANK STATEMENT.

Exhibit 16

C BROWN JR
A ST
A 94590

2119

Date 2-2-07

11-35/1210
103

Theresa BUNCH \$ 4000⁰⁰
Four Thousand ⁰⁰ Dollars
America VALUED Customer Since 2005
Blvd

2119

This check
He did not
sign

ROBERT C BROWN JR
316 GEORGIA ST
VALLEJO, CA 94590

2147

Date 2-8-07

11-35/1210
103

Pay to the order of Theresa BUNCH \$ 5000⁰⁰
Five Thousand ⁰⁰ Dollars
Bank of America VALUED Customer Since 2005
Vallejo Plaza
3445 Sonoma Blvd
Vallejo CA
707.746.5200
For

2147

This check
Bounced

Exhibit 17

FedEx | Ship Manager | Label [REDACTED]

https://www.fedex.com/cgi-bin/ship_it/unity/9EbXt7DeXv0lhZq2AFrom: Origin ID: [REDACTED]
Robert Brown, Jr

316 Georgia St

Vallejo, CA 94590



CLS 100 26/10/23

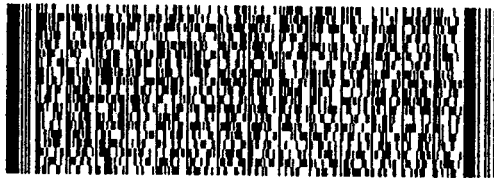
SHIP TO: (559)351-1543

BILL SENDER

Teresa Bunch

[REDACTED]

[REDACTED]

Ship Date: 10JAN07
ActWgt: 1 LB
System#: 5571298/INET2500
Account#: [REDACTED]

REF:

Delivery Address Bar Code

PRIORITY OVERNIGHT

THU

Deliver By:
11JAN07

TRK#

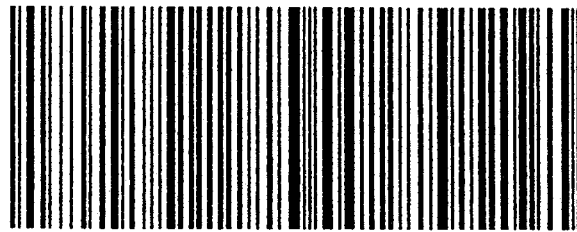
FORM
0201

FAT AA

RES

-CA-US

WD TRMA



00092

11-24

Office AU #

1210(8)

OFFICIAL CHECK

0009206326

Operator I.D.: cu023230

PAY TO THE ORDER OF ***TERESA BUNCH***

January 09, 2007

Five thousand dollars and no cents

\$5,000.00

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US \$ 5,000.00

CONTROLLER

⑈0009206326⑈ ⑆121000248⑆ [REDACTED]

00165

11-24

Office AU #

1210(8)

OFFICIAL CHECK

0016504832

Operator I.D.: cu020066

May 29, 2007

PAY TO THE ORDER OF ***TERESA BUNCH***

One thousand dollars and no cents

\$1,000.00

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US \$ 1,000.00

Richard Lery
CONTROLLER

⑈0016504832⑈ ⑆121000248⑆

00240 11-24
Office AU # 1210(8)

PERSONAL MONEY ORDER

0024005073

Operator I.D.: cu019240

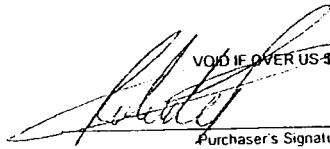
February 23, 2007

PAY TO THE ORDER OF ***THERESA BUNCH***

One thousand dollars and no cents

\$1,000.00

WELLS FARGO BANK, N.A.
MILLBRAE
490 BROADWAY
MILLBRAE, CA 94030
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US\$ 1,000.00

Purchaser's Signature

⑈0024005073⑈ ⑆121000248⑆

*Theresa, I will
give you Balance
next week.*

*Things are setting
better By 2nd-
3rd week of March.
Thanks so much.*

God Bless, BoB

0016504453

May 10, 2007

\$2,000.00

VOID IF OVER US \$ 2,000.00

Richard Levy
CONTROLLER

OFFICIAL CHECK

00165
Office AU #
11-24
1210(8)

Operator ID: cu020066

TERESA BUNCH

PAY TO THE ORDER OF

Two thousand dollars and no cents

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

⑈0016504453⑈ ⑆121000248⑆

Deposit on 5/10/07

00240

11-24

Office AU #

1210(8)

OFFICIAL CHECK

0024004922

Operator I.D.: cu003642

cu197566

March 05, 2007

PAY TO THE ORDER OF ***TERESA BUNCH***

Two thousand dollars and no cents

\$2,000.00

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US \$ 2,000.00

Richard Levy
CONTROLLER

⑈0024004922⑈ ⑆121000248⑆

Exhibit 18

Dear Dan & Theresa,

Thank you so very much
for all your patience, you are
going to be so Blessed in the
very near future; In a
moment it will become very
apparent on the positive money
I made to Benefit the Group as
well as my family.

I will be sending you
more money next week.

Sincerely,

Bh Brown

Exhibit 19

May 18, 2007

Dear Group Member:

This letter is to provide you with an update on the status of your loan. As you are aware, it has been my dream to create financially independent people through the Trebor Group.

We are in the final stages of transactions in order to begin disbursements of principal and interest, and we are working feverishly to meet all of our goals. In the past we have advised you of disbursement dates which did not materialize through no fault of ours. Please be assured that I too was disappointed when those dates passed without disbursements. However, I only passed on to you the disbursement dates which had been provided to me.

I have now been advised that it is reasonable to expect a check to be mailed to me between May 23rd and May 27th of 2007. From all information provided to me as of this date, these appear to be the dates we have all been waiting for. Installments of principal and interest will begin in the month of June 2007 and will continue until all capital has been received. Be sure to report all interest earned.

This office will have no further information to report until early June, at which time, Lynn or Brenda will notify you as to when disbursements of installments will be mailed.

It is not my intention to cut off communication with the group, but I think that everyone would agree that my priority is to focus on getting the funds to you as soon as possible. Therefore, all calls made to my cell phone are automatically forwarded to the office. Normal business hours for Lynn are, Monday thru Thursday 9:00am to 12:30pm. Brenda's hours are Monday thru Thursday 1:00pm to 3:00pm., and she can be reached at 775-333-6593. No calls will be answered on Friday, Saturday, or Sunday.

I sincerely thank you for your patience in this matter and I know that in the end it will all be worth it. (There will be future surprises for those who have been patient).

Sincerely,

A handwritten signature in black ink, appearing to read 'Robert C. Brown, Jr.', with a long horizontal flourish extending to the right.

Robert C. Brown, Jr.

Exhibit 20

Jun 26 07 01:00p

p. 2

From: Robert C. Brown Jr.
P.O. Box 1166
Vallejo, California 94590

To: All Loan Members

Subject: Status of Funds

A check will be mailed to us between the dates of June 27th and June 29th, 2007. We should receive funds within four days from the time the check is mailed. (These are ~~not~~ business days.) When we are in receipt of the check, expect up to an eleven-business day hold by the bank. When funds become available, you will be notified and funds will be disbursed accordingly.

Between the receipt of this fax and the time you will receive your funds, there will be no calls from us to you. We will be in the process of preparing for the receipt and distribution of funds in an orderly and efficient manner.

As a reminder, calls to Lynn by dialing 707 422-2342, 9:0AM to 12:30PM, Monday through Thursday. To contact Brenda, dial 775 333-6593, 1:0PM to 3:0PM, Monday through Thursday. All calls to my cell phone are automatically forwarded to the above listed numbers. **NO CALLS WILL BE ANSWERED OR RETURNED OUTSIDE OF THE DAYS AND TIMES LISTED.** Continuous phone calls from you will not speed up the process. Our time will be utilized on getting funds to you as expeditiously as possible.

Thank you for your time and patience.



Robert C. Brown Jr.

Exhibit 21

From: 877-221-4386

Pg 002

Robert C. Brown, Jr.
P.O. Box 1166
Vallejo, CA 94590
Phone: 707-422-2342

UPDATE: I have conformation (with various "funding" dates) from two Accredited Private Lenders who has agreed to make available into an account for generating profits

The 1st Accredited Private Lender is making FUNDS available to me to start generating profits in the markets by Wednesday the 24th of October, 2007 (provided no last minute mandatory Administrative matter). It will take "three" Business days to settle the account after profits are generated plus "two" Business days to make profits available for distribution.

I received conformation on the 17th of October, 2007 that the second Accredited Private Lender will fund the account for generating profits on the 26th of October 2007. As soon as the profits are made available for distribution the group will be notified ASAP.

There is a third Accredited Private Lender with a small group of participants, who will notify me by the 30th of October, 2007 when their funds will be available for generating profits.

QUESTION: I have been asked "why" funds are borrowed from Accredited Private Lenders to pay back all loans plus what's owed to all Participants

Answer: The LOANS made to me by Participants, was used to make even larger profits for all Participants. As a result of the decision made by me on behalf of all Participants, the return of "LOAN" proceeds plus profits is uncertain at this time. After it became apparent that the "LOAN" proceeds plus profits were untenable, I made arrangements with Accredited Private Lenders to make available to me funds for generating profits to "replace" funds of the Participants in lieu of Participants waiting until January 2008 or anytime longer for Participants Loans plus profits. I using my skills researching the markets to generate profits with the proceeds provided by the Accredited Private Lenders. I'm "on the hook" to all Participants for their LOAN proceeds plus their profits. My single number one "GOAL" is to return all "LOAN" proceeds plus profits to all Participants. The Accredited Private Lender's loans are backed by the profits of all Participants "LOAN" proceeds that have yet to be released. In the meantime, additional Accredited Private Lenders have expressed a desire to make funds available for me to use my skills researching the market to generate profits. As each Accredited Private Lender makes funds available to me, the faster I can generate larger and larger profits. The larger the profits generated, the faster I can distribute "LOAN" proceeds plus profit to all Participants.

From: 877-221-4386

Pg 883

Note: This arrangement is designed to speed up the process of getting "LOAN" proceeds plus profits returned to each Participant ASAP. This will require me to focus completely on the movement of the market each day for research and generating profits. Any other time I have available is used mostly to make arrangements with Accredited Private Lenders. That leaves me with very little time to make individual phone calls to Participants.

I will (and or, have already made) contact some people by phone, as time permits. To allow me to utilize my researching and profit generating abilities to the maximum. I ask that Participants refer all calls to the office number, 707-422-2342 and leave your name and number on the voice message. I have two assistants who will return phone calls to Participants, in a speedy timely manner (+48 hrs). This will free my phone time to concentrate on generating profits and making arrangements with additional Accredited Private Lenders.

IMPORTANT: This is a very specific update, with **TIMING** known to me. Please understand that, at this point, there is nothing that should cause a change in the next coming week or two, unless it is a more rapid release of profits. If that occurred, Participants will be notified by fax or email.

I will continue to communicate (phone, fax, email) as profits are releasable.

After release of the Accredited Private Lenders LOAN-related proceeds, I am hoping for the next set to arrive the following week, then each week getting larger and larger so that each Participant can benefit from the proceeds and everyone can resume to some normal living.

My Attorney will mail out all proceeds to all Participants as funds become available. Each Participant will receive LOAN proceeds issued in the form of a cashiers check. This will speed up the process without any delay.

NOTE: Finally, it appears that a few Individuals expect a daily update. Please take notice that an update will be given if there is any news, or change in news, that I believe Everyone should know. If there is no update, then there is no change in news. (Next update when Profits will be released, by the end of October provided no mandatory Administrative matter)

You will be rewarded for your continued patience!

Thank you!
Robert C. Brown, Jr.

Comcast Webmail - Email Message

Page 1 of 1

From: "Mack McConnell" <sovereignty@ureach.com>
Subject: November 16, 2007 Status update
Date: Friday, November 16, 2007 5:16:17 PM

This is Michael, I have spoken to many of you in the past two weeks, thank you for calling in to confirm your contract information has been received and complete in the new computerize database contact manager. If you have not sent in your contact information please do so. The items we need for the database are as listed(**Name your agreement is in, your mailing address, phone number and email address or dedicated fax line**). We do not want anyone's BANKING ACCOUNT information. With this many people the BEST way to get the updates out would be via email or fax(Dedicated lines ONLY). Our email address is **sovereignty@ureach.com** and our fax and voice message number is **877-221-4306**.

Payouts,

Per Bob's agreement with the new account holders, his consulting fee(which is the monies used to make payouts)would be a percentage of the profits generated on those accounts. On November 7, 2007 and for the next two days the market started going down. This week has been a slow recovery, and Bob has to hold his position and therefore there are no profits as of today to make any payouts. When there are changes to the status of any payouts you will be notified by this email or fax system, there will be no need to call.

Thank you for your patience,

Michael

From:

877-221-4386

Pg 002

Robert C. Brown, Jr.
1166 Georgia St.
Vallejo, CA 94590
Phone: 510-243-1440

UPDATE: It has been confirmed that the second "Accredited Private Lender" has funded their account with a substantial amount that will be made available to generate profits starting the week of November 5, 2007. It will take the entire week to generate daily profits in the markets. Once this account is settled, it will take three business days for profits to be released then another two days for profits to transfer, and then payouts will commence to Participants, thereafter.

This is not a "delay"; it is just the business of liquidating a position. I can only control funds when those funds are totally within my control.

This process will repeat itself every week. As additional "Accredited Private Lenders" fund their accounts then make funds available to generate profits. The profits generated each week will steadily increase. All "Participants" will receive a payout as soon as those funds are made available then every other week until all loans are paid according to the terms of each agreement. I do not have a choice and or play "favorites" for payouts. Please understand.

Virtually everyone has stated that they believe that they should be first to be paid. Since everyone is important, I understand. However, I will make distributions as required ASAP and or to minimize problems for all Participants. I apologize to any Participant who does not appreciate the time in which assistance has been (and is continuing to be) made by me. I'm making this effort (as well as the intent to reward Participants) as promptly as possible.

The second piece of good news is that I am setting up a computerized database and tracking system that will give me the ability to be much more efficient with everything. The two people that I have inputting all the names and account information have requested your help. Because of handwriting, misspellings, voice messages that are hard to understand, it would be BEST if everyone would TYPE and fax or email the following:

- Name the account is in.
- Their mailing address.
- Best Phone number.
- Best Fax number.
- One email address.

Their fax number is 877-221-4386, their email address is sovereignty@ureach.com, and their phone number is 510-243-1440, please use this number only to confirm receipt of your contact information for the database as this is their only task for right now. I have to have all of your information in this database no later than November 16, 2007. Your help with making sure the database contact information is correct would be greatly appreciated.

Thanks you for your continued support

Robert C. Brown Jr.

FROM: 877-221-4306 Tue Jan 15 14:36:52 2008 PAGE 1 OF 3

Facsimile Message

To: Teresa Bunch**From:** Sovereign Equity Group, LLC**Fax Number:** [REDACTED]**Date:** 15 Jan 2008**cc:****Total No. Pages:** 3**Subject:** Robert C. Brown Jr. Update 1/15/08**Fax/Voice-mail:** 877-221-4306**Message:**

FROM 8772214306 Tue Jan 15 14:36:03 2008 PAGE 2 OF 3

Update

Happy New Year everyone and I do mean Happy New Year! It has been a long wait for all "Participants". At this point, another explanation is in order so all "Participants" can better understand what's happening with my attempt to generate profits with "Accredited Private Lender" accounts.

For the past six months the stock market and the financial markets worldwide has been affected by the slowing U.S. real estate market, a declining dollar and the sub prime mortgage meltdown. The stock market is sensitive to uncertainty especially when a possible recession can occur. Because of market uncertainty, my ability to generate profits has required me to explore a different profit generating strategy that can work best in this type of environment. It's impossible to predict how long these market challenges will last. Thru recent trial and error I have identified a strategy that will work best in this type of environment. In order for me to generate consistent profits, I'll need more time to make minor adjustments to this profit generating strategy. I would like to ask for your continued patience and support.

This new profit generating strategy is on pace to have funds available starting this month and finishing all payouts to "Participants" by the end of February. I have started generating profits on a small loan, however; this is a "test loan". Once I do well generating profits, I will receive additional funds from the same "Accredited Private Lender" that will be larger than all the "Accredited Private Lenders" combined as well as all "Participants". The profits I create from this "monster loan" will allow me to payout all "Participants" within 60 business days. So far the profit generating strategy with the small "test loan" is going extremely well. At any given time this "Accredited Private Lender" will test removing from the account, the small "test loan" with a profit. Anytime afterwards, the "Accredited Private Lender" will transfer the "monster loan" into the profit generating account. This could happen between now and the end of the month. I will have the full use of this "monster loan" for 60 business days. This gives me plenty of time to generate enough profits with my new strategy to payout all "Participants", including your profit.

As for the entire "Accredited Private Lender" accounts that were affected by the market downturn back in early November of 2007, I liquidated each account at a loss so I could use my new profit generating strategy with each account. It might take me 3-4 weeks to begin realizing a profit because I liquidated each account at a loss. This decision to liquidate was better than waiting longer for those accounts to recover with the market. I had to take a step backwards in order to move forward. Your continued patience is greatly appreciated.

FROM 5772214206 Tue Jan 13 14:36:52 2008 PAGE 3 OF 3

Please understand, I do need focus for the next 3-4 weeks without distractions. Iâ€™m also asking that you refrain from all the calls and emails to Mack and Michael. They canâ€™t tell you any more than I have to tell you in this updated message. They are responsible for updating your account contact information so that when there are profits available, each Participant will receive their payouts in a timely manner. Expect (2-4 payouts) immediately following our receipt of profits from the "monster loan".

Meanwhile, for those Participants who have been patient and remained positive, expect future good things to come. We all want our money, including me.

P.S. I would like to share with many of the Participants who have spoken with Lynn Hooks by phone that she is facing difficulties following major surgery and may our thoughts and prayers go out to her.

Once again, I reiterate your continued patience is greatly appreciated.

Robert C. Brown Jr.

From: "Sovereign Equity Group, LLC" <sovereignty@ureach.com>
To: "Manuel & Veronica Reyes" <[REDACTED]>
Subject: Bob Brown "Update"
Date: Friday, February 22, 2008 7:16:23 PM

February 21, 2008

FYI

To all "Participants", this is a good time to give an update on the progress of the daily profit generating activities. We have recovered each account that was impacted by the early November market downturn to about 85% of its original value. The daily profit generating strategies are working well and as soon as "profits" become available payouts will follow. The timetable is still on track for the month of February for actual profits. Once a large enough profit is generated very soon, payouts will start. Your continued patience is greatly appreciated especially for this final time frame.

I'm also asking that you refrain from all the calls and email's to Mack and Michael. They can't tell you any more than I can tell you in this updated message. There is no inside info or special update because it's all about profits being generated in the markets on each account, at this point. They are responsible for updating your account contact information so when profits are available, each "Participant" will receive their payouts in a timely manner.

Thank You for Your Continued Patience

Robert C. Brown Jr.

Exhibit 22

April 8, 2008

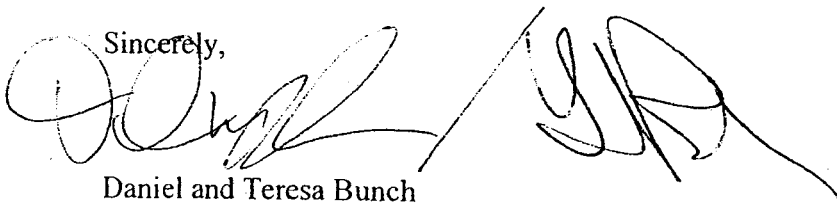
Dear Mr. Brown:

This is a letter of demand for our investment and contracts that we made with you. In November 2005 we invested \$200,000.00, July 2005 we invested 50,000.00 and December 2005 we invested \$50,000.00. These amounts were invested with you at 21% interest to be paid each quarter and matched in two years.

As of November 2007 a total of \$1,111,983.45 is owed us from the first investment (interest only not including the match). As of July 2007 a total of \$277,995.83 is owed us from the second investment (interest only not including the match).). As of December 2007 a total of \$277,995.83 is owed us from the third investment (interest only not including the match).

This letter is our request and final request of payment of our investment. We are no longer willing or interested in continuing our investment relationship you. Please send us a check in the full amount of \$1,667,975.11 to [REDACTED]. We expect to receive payment within 10 days of the date of this letter, if we have not received payment in full within that time period we will seek legal action. You may contact us by telephone at [REDACTED] and [REDACTED].

Sincerely,

The block contains two handwritten signatures. The signature on the left is a cursive script, likely belonging to Daniel Bunch. The signature on the right is a more stylized, blocky cursive script, likely belonging to Teresa Bunch. Both signatures are written in black ink.

Daniel and Teresa Bunch

FACSIMILE TRANSMITTAL SHEET

To: Bob Brown From: Teresa Bunch
Company: Sovereign Equity Gap. Date: 4/9/08
Fax Number: 877-221-4306 Total No. Of Pages (Including Cover): 2
Phone Number:
Re: Letter of Demand

☐ Urgent ☐ For Review ☐ Please Comment ☒ Please Reply ☐ Please Recycle

Comments: Please Respond.